



WRAP GUARD POLICY

Terms & Conditions

1. PURPOSE AND NATURE OF THIS AGREEMENT

Platinum Wrap Guard is a protective surface treatment applied to selected exterior, interior, and undercarriage surfaces of a vehicle. The treatment is designed to create a thin, durable, hydrophobic layer that helps reduce the adhesion of dirt, road salt, pollutants, and other environmental contaminants under normal vehicle use. When properly applied and maintained, the treatment is intended to support easier routine cleaning and help preserve the appearance and condition of the treated surfaces over time.

Platinum Wrap Guard is a prepaid product-application and maintenance service relating to the performance of the applied surface treatment. It is not insurance and does not provide coverage, compensation, reimbursement, repair, replacement, or indemnity for loss of, loss of use of, or damage to the vehicle or any vehicle part or component. Platinum Wrap Guard may be applied to the exterior, interior, and undercarriage surfaces identified in these Terms and Conditions, using the applicable preparation and application methods described below.

2. DEFINITIONS

“Agreement” means these Terms and Conditions together with the completed Registration Page;

“Applied Treatment” means the protective surface treatment identified on the Registration Page and applied by We Care Auto;

“Contract Purchase Date” means the date identified on the Registration Page;

“Customer” means the person identified on the Registration Page;

“Detailing” means the application of ordinary cleaning, conditioning, decontamination, polishing, or similar techniques to the treated surface. Detailing does not include bodywork, refinishing, component replacement, structural repair, or work addressing damage to the Vehicle or its parts or components;

“Exterior Treatment” means the protective surface treatment applied to a specific exterior painted surface;

“Interior Treatment” means the protective surface treatment applied to a specific interior leather or vinyl surface;

“Manufacturer Care Instructions” means the care and maintenance instructions provided by We Care Auto or the manufacturer of the Applied Treatment;

“Metal Treatment” means the protective surface treatment applied to specific metal surfaces, including an undercoating or corrosion-control treatment identified on the Registration page;

“Pre-Existing Condition” means any condition, imperfection, contamination, deterioration, or other circumstance existing before the Applied Treatment was applied or before the Term commenced;

“Registration Page” means the numbered cover page that forms part of this Agreement and identifies You, the Vehicle, the Services purchased, and other relevant information.

“Services” means the application, inspection, maintenance, Detailing, and reapplication services expressly identified on the

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Registration Page and described in this Agreement;
"Term" means the period identified on the Registration Page;
"Vehicle" means the vehicle identified on the Registration Page; and
"You" means the Customer whose information appears on the Registration Page.

3. CONTRACT AND TERM

These Terms and Conditions and the completed Registration Page constitutes the entire Agreement between you and We Care Auto concerning the Services.

4. APPLICATION AND SERVICES

The Applied Treatment will be applied to the surfaces identified on the Registration Page using products and techniques selected by We Care Auto.

The Services may include:

- i) Application of the Applied Treatment;
 - ii) Inspection of the treated surfaces;
 - iii) Cleaning, conditioning, decontamination, polishing, or other detailing of treated surfaces; and
 - iv) Reapplication of the Applied Treatment to an affected treated surface where We Care Auto determines that the Applied Treatment did not perform its intended surface treatment function.
- You or the selling dealer must contact We Care Auto to request Services. We Care Auto must authorize Services before they are performed.
- The Services are limited to the treated surfaces and the Applied Treatment. We Care Auto will not repair, replace, refinish, restore, or otherwise alter the Vehicle or any Vehicle part or component.

5. APPLICABLE TREATMENTS

i) Exterior Treatment: The Exterior Treatment is intended to provide protective surface treatment on specified exterior surfaces.

If We Care Auto determines that the Exterior Treatment did not perform its intended barrier function in relation to oxidation, fading, or discoloration caused by environmental contaminants, including tree sap, bird droppings, road salts, or UV exposure,

We Care Auto may provide Detailing or reapplication services to the affected treated surface, provided the contaminant was removed within the time recommended by the Applied Treatment manufacturer.

ii) Interior Treatment: The Interior Treatment is intended to provide a protective surface treatment on specified interior surfaces.

If We Care Auto determines that the Interior Treatment did not perform its intended surface-treatment function in relation to permanent staining from ordinary spills or hardening or cracking of the treated leather or vinyl surface, We Care Auto may provide Detailing or reapplication services to the affected treated surface, provided the surface was maintained in accordance with the Manufacturer Care Instructions.

iii) Metal Treatment: The Metal Treatment is intended to provide a protective surface treatment on specified metal surfaces.

If We Care Auto determines that the Metal Treatment did not adhere to the treated surface or did not perform its intended

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corrosion-control function, We Care Auto may inspect the treated surface and provide reapplication or other surface-treatment services. The Metal Treatment does not provide protection against, or a remedy for, perforation, structural deterioration, or damage to the Vehicle or any component.

6. REMEDIES

If We Care Auto determines that the Applied Treatment did not perform its intended surface treatment purpose, We Care Auto

may, at its discretion, provide one or more of the following Services:

- i) reapplication of the same or a comparable surface treatment to the affected treated surface;
- ii) cleaning, conditioning, decontamination, polishing, or other Detailing of the affected treated surface; or
- iii) an additional appointment using We Care Auto's standard surface-treatment techniques.

We Care Auto will not pay money or provide compensation, reimbursement, indemnity, a cash settlement, or any payment

based on the value of the Vehicle, a vehicle part or component, a loss, a repair, a replacement, or loss of use.

We Care Auto will not repair or replace the Vehicle or any vehicle part or component. No Service under this Agreement is a repair or replacement service.

7. EXPRESS NON-INCLUSION OF INSURANCE AND VEHICLE DAMAGE COVERAGE

This Agreement is NOT an insurance policy, contract of insurance, automobile insurance policy, vehicle warranty insurance

policy, or agreement to indemnify against loss or liability.

The Applied Treatment does not insure, warrant, guarantee, cover, or provide compensation for:

- i) loss of or damage to the Vehicle;
- ii) loss of use of the Vehicle;
- iii) loss of or damage to any vehicle part or component;
- iv) the repair, restoration, refinishing, or replacement of the Vehicle or any vehicle part or component;
- v) collision, accident, theft, vandalism, fire, weather, corrosion, rust, or any other event;
- vi) personal injury, death, or property damage; or
- vii) inconvenience, diminished value, lost time, lost profits, or any other consequential loss.

Your rights under this Agreement are limited to the Services expressly described in this Agreement concerning the performance of the Applied Treatment.

8. POLICY EXCLUSIONS

No Services are provided for:

- i) work requiring stripping, sanding to bare metal, priming, bodywork, painting, refinishing, or respraying;
- ii) structural damage, perforation, tearing, severe degradation, or deterioration of the Vehicle or any part or component;
- iii) replacement or exchange of seat covers, panels, wheels, rims, trim, parts, or components;
- iv) any Pre-Existing Condition;
- v) any surface or treatment not identified on the Registration Page;
- vi) any condition arising after the Term expires or this Agreement is terminated;
- vii) collision, accident, driver error, fire, vandalism, theft, riot, protest, terrorism, explosion, lightning, earthquake, freezing, hail, flood, water, windstorm, tornado, mudslide, sinkhole, or other external event;
- viii) misuse, abuse, neglect, racing, competitive driving, intentional conduct, improper servicing, alteration, or failure to follow the Manufacturer Care Instructions;
- ix) parts or accessories not originally installed by the manufacturer or recommended by the manufacturer;
- x) any condition covered by a manufacturer's warranty, insurance policy, separate warranty, or separate service agreement;

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xi) any condition that cannot be verified from the information provided by You, the dealer, or the service facility; or
xii) any request made after the Contract Purchase Date is more than 30 days after the date You purchased or leased the Vehicle
from the selling dealer.

The exclusions above do not convert any excluded condition into a covered loss or create an obligation to repair or replace the Vehicle or any vehicle part or component.

9. LIMITATION OF SERVICES AND LIABILITY

We Care Auto's maximum obligation under this Agreement is to provide the applicable Services described in sections 4, 5, and 6.

We Care Auto is not responsible for special, indirect, incidental, or consequential loss or damage, including loss of use, inconvenience, lost time, lost profits, diminished value, or any cost of repairing or replacing the Vehicle or any vehicle part or component.

We Care Auto does not guarantee that every imperfection to the Applied Treatment will be removed. Some Services may require more than one appointment, and the result may vary depending on the condition and maintenance of the treated surface.

10. REQUESTING SERVICE

In order to request the Services from We Care Auto, either contact your original selling dealer, an authorized service facility, or

We Care directly.

We Care Auto can be reached by telephone (778) 860-7959), e-mail (info@wecareauto.ca), or by submitting a request for service online at <https://wecarefinance.ca/contact/us/>.

Services must be authorized by We Care Auto in advance. We Care Auto is not responsible for work performed without prior Authorization.

11. CONDITIONS OF SERVICE

You acknowledge and agree that:

- i) Services may require several appointments;
- ii) You may be unable to use the Vehicle for up to one day while Services are performed;
- iii) You must clean and vacuum the area before presenting the Vehicle for Detailing;
- iv) We Care Auto does not include ordinary vehicle washing or vacuuming in Detailing Services; and
- v) We Care Auto will have fulfilled its obligations when it has provided the authorized Services using its ordinary techniques and reasonable efforts.

12. TRANSFER OF AGREEMENT

This Agreement may not be transferred to another vehicle.

This Agreement may not be transferred to a purchaser or recipient of the Vehicle when You sell or gift the Vehicle.

13. TERMINATION

Upon completion of the initial application of the Applied Treatment, the application service is complete.

The Agreement may not be cancelled after the initial application has been completed, except as otherwise required by applicable law.

14. GENERAL PROVISIONS

This Contract may be executed by any party hereto by signing a counterpart hereof, each of which counterparts so executed

shall be deemed to be an original, and such counterparts together shall constitute a single instrument.

Headings are inserted within the Terms and Conditions for convenience of reference only and shall not affect the construction

and interpretation of this Contract.

This Agreement is governed by the laws of British Columbia. The courts of British Columbia have jurisdiction over matters

arising from this Agreement.

This Contract constitutes the entire agreement between parties. This Contract may not be amended or modified in any respect,

except in written instruments signed by both parties.

Nothing in this Agreement creates an obligation to pay money, indemnify You, reimburse You, compensate You, repair or

replace the Vehicle or a vehicle part or component, or protect You against an external event or fortuitous loss.

You are responsible for maintaining any automobile insurance or other protection You consider appropriate for the Vehicle and

its use. That insurance or protection is separate from this Agreement and is not provided by We Care Auto.